Case 13-70757-JAD Doc 115 Filed 05/03/19 Entered 05/04/19 01:02:34 Imaged Certificate of Notice Page 1 of 8

IN THE UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOSEPH M. NOVELLA CHRISTINE NOVELLA Debtor(s)

Ronda J. Winnecour Chapter 13 Trustee, Movant vs.

No Respondents.

Case No.:13-70757 JAD

Chapter 13

Document No.:

CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

- 1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
- 2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
- 3. Attached hereto, please find the Trustee's Report of Receipts and Disbursements in this case.
- 4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

- 1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
- 2. Approve the Trustee's Report of Receipts and Disbursements,
- 3. Terminate wage attachments,
- 4. Revest property of the estate in the debtor(s), and
- 5. Enter a final decree and close this case.

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399 CHAPTER 13 TRUSTEE WD PA 600 GRANT STREET SUITE 3250 US STEEL TWR PITTSBURGH, PA 15219 (412) 471-5566 cmecf@chapter13trusteewdpa.com

April 26, 2019

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

119,284.01

- 1. The case was filed on 10/21/2013 and confirmed on 2/28/14. The case was subsequently Completed After Confirmation
 - 2. The Trustee made the following disbursements.

Total Receipts

Less Refunds to Debtor TOTAL AMOUNT OF PLAN FUND		2,624.14		116,659.87
Administrative Fees Filing Fee Notice Fee Attorney Fee Trustee Fee Court Ordered Automotive Insurance TOTAL ADMINISTRATIVE FEES		0.00 0.00 3,500.00 4,740.99 0.00		8,240.99
Creditor Type Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured				
US BANK NA - INDENTURE TRUSTEE Acct: 3267	0.00	45,550.16	0.00	45,550.16
US BANK NA - INDENTURE TRUSTEE	0.00	20,330.42	0.00	20,330.42
Acct: 9144 US BANK NA - INDENTURE TRUSTEE	4,072.72	4,072.72	0.00	4,072.72
Acct: 3267 US BANK NA - INDENTURE TRUSTEE	725.25	725.25	0.00	725.25
Acct: 9144 PERITUS PORTFOLIO AS ASSIGNEE FOF	14,075.00	14,075.00	1,475.56	15,550.56
Acct: 9990			_	86,229.11
Delevity				·
Priority PAUL W MCELRATH JR ESQ	0.00	0.00	0.00	0.00
Acct: JOSEPH M. NOVELLA	0.00	0.00	0.00	0.00
Acct: JOSEPH M. NOVELLA	938.30	938.30	0.00	0.00
Acct: JOSEPH M. NOVELLA	1,685.84	1,685.84	0.00	0.00
Acct: MAZZEI AND ASSOCIATES	0.00	0.00	0.00	0.00
Acct: PAUL W MCELRATH JR ESQ**	3,500.00	3,500.00	0.00	0.00
Acct: US BANK NA - INDENTURE TRUSTEE	2,861.14	2,861.14	0.00	2,861.14
Acct: 3267 US BANK NA - INDENTURE TRUSTEE	0.00	0.00	0.00	0.00
Acct: 9144 US BANK NA - INDENTURE TRUSTEE	764.44	764.44	0.00	764.44
Acct: 3267 CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXXXXXXXXXX LLC	913.95	913.95	0.00	913.95
CLERK, U S BANKRUPTCY COURT	2,181.32	2,181.32	0.00	2,181.32

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Creditor Type Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority Acct: XXXXXXXXXXXXXXXX LLC				
ACCI. XXXXXXXXXXXX ELC				6,720.85
Unsecured				
CAPITAL RECOVERY V LLC++ Acct: 5327	1,884.02	0.00	0.00	0.00
APOTHAKER & ASSOC	0.00	0.00	0.00	0.00
Acct: 2010 BACK BOWL I LLC	0.00	0.00	0.00	0.00
Acct: ? BANK OF AMERICA**	0.00	0.00	0.00	0.00
Acct: 9959 BURTON NEIL	0.00	0.00	0.00	0.00
Acct: 2009 CANDICA LLC	0.00	0.00	0.00	0.00
Acct: ? CAPITAL ONE NA**	0.00	0.00	0.00	0.00
Acct: 0365 CAPITAL RECOVERY V LLC++	4,496.55	0.00	0.00	0.00
Acct: 0244 CITIBANK NA(*)++	0.00	0.00	0.00	0.00
Acct: 3236 COMENITY BANK	0.00	0.00	0.00	0.00
Acct: 8353 ECAST SETTLEMENT CORP**	0.00	0.00	0.00	0.00
Acct: ?				
PRA/PORTFOLIO RECOVERY ASSOC Acct: 5160	145.08	81.44	0.00	81.44
GE CAPITAL RETAIL BANK++ Acct: ?	0.00	0.00	0.00	0.00
GE CAPITAL RETAIL BANK++ Acct: ?	0.00	0.00	0.00	0.00
GEMB / OLD NAVY++ Acct: 5160	0.00	0.00	0.00	0.00
WAL MART++ Acct: 0244	0.00	0.00	0.00	0.00
GORDON & WEINBERG PC** Acct: 2009	0.00	0.00	0.00	0.00
HSBC BANK++ Acct: 7570	0.00	0.00	0.00	0.00
IC FCU++	0.00	0.00	0.00	0.00
Acct: 6001 LVNV FUNDING LLC, ASSIGNEE	12,055.61	7,093.02	0.00	7,093.02
Acct: 3675 LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
Acct: ? MANN BRACKEN LLP++	0.00	0.00	0.00	0.00
Acct: 2009 MICHAELS LOUIS & ASSOC	0.00	0.00	0.00	0.00
Acct: 2011 QUANTUM3 GROUP LLC AGNT - COMENI	1,118.74	658.22	0.00	658.22
Acct: 8353 RECOVERY MGT SYSTEMS CORP++	0.00	0.00	0.00	0.00
Acct: ? SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
Acct: 5563 UNITED STATES DEPARTMENT OF EDUC	12,123.55	7,132.99	0.00	7,132.99
Acct: 7702 WF FINANCE	0.00	0.00	0.00	0.00
Acct: 5110				

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13-70757 JAD

Creditor Type Creditor Name Claim Amount Prin Paid Int Paid **Total Paid** Unsecured VICTORIA'S SECRET 0.00 0.00 0.00 0.00 Acct: 8353 WOLPOFF & ABRAMSON LLP++ 0.00 0.00 0.00 0.00 Acct: 0624 PERITUS PORTFOLIO AS ASSIGNEE FOF 855.34 503.25 0.00 503.25 Acct: 9990 GEMB/JCPENNEY++ 0.00 0.00 0.00 0.00 Acct: 5327 WF FINANCE 0.00 0.00 0.00 0.00 Acct: 5110 15,468.92

TOTAL PAID TO CREDITORS

108,418.88

TOTAL

CLAIMED 6,720.85 **PRIORITY** 18,872.97 **SECURED** 32,678.89

Date: 04/26/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399 CHAPTER 13 TRUSTEE WD PA 600 GRANT STREET SUITE 3250 US STEEL TWR PITTSBURGH, PA 15219 (412) 471-5566 cmecf@chapter13trusteewdpa.com

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IN RE:		
JOSEPH M. NOVELLA CHRISTINE NOVELLA Debtor(s)		Case No.:13-70757 JAD
. ,		Chapter 13
Ronda J. Winnecour Movant		Document No.:
vs. No Repondents.		
•	ORDER	OF COURT
	1 0	
_		ice to the creditors and an opportunity to be
heard, it is hereby ORDERE		·
• •		n, as supplemented by any and all
amendments, has been fully	and finally complete	ed.
(2). The debtor(s) is/are of Section 1328(a) of the Bank		receive a discharge in this case pursuant to
- · ·	_	he wage attachment(s) issued in this case is/are
and clear of any and all clai	ms or interests excep	e debtor(s). This revestment of property is free t as otherwise treated in the plan or in the debtor(s)' use of the property of the estate is
the claim of such creditor is objected to, has accepted or for by the Plan are hereby fo date for which the Trustee la	provided for in the P rejected the plan. A ound to be cured of a ast made a distribution	provisions of the completed plan, whether or not lan, and whether or not such creditor has all mortgage and other secured debts provided my and all monetary defaults as of the payment on, and no additional interest, late fees or syments due prior to that date.
registry, the Trustee shall fil	e UST Form 13-FR-S ort"). Upon submiss	gotiated or funds deposited into the Court's: Chapter 13 Standing Trustee's Final Report ion of the Final Report, the Trustee is ease will be closed.
		BY THE COURT:
		U.S. BANKRUPTCY JUDGE

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 United States Bankruptcy Court
 Western District of Pennsylvania

In re: Joseph M. Novella Christine Novella Debtors Case No. 13-70757-JAD Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7 User: jfur Page 1 of 3 Date Rcvd: May 01, 2019 Form ID: pdf900 Total Noticed: 48

Notice by fa	irst class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
May 03, 2019	9.
db/jdb	+Joseph M. Novella, Christine Novella, 261 Front Street, Cherry Tree, PA 15724-9501
cr	+BENEFICIAL CONSUMER DISCOUNT COMPANY, 14841 Dallas Parkway, Suite 300,
	DALLAS, TX 75254-7883
cr	+U.S. National Bank Association, et al, c/o Stern & Eisenberg, PC, 1581 Main Street,
	Suite 200, Warrington, PA 18976-3403
13735057	+Apothaker & Associates, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
13735059	++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
12025060	(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
13735060	+Beneficial Consumer Discount Company, 2929 Walden avenue, Depew, NY 14043-2602
13735061 13735066	+Beneficial Consumer Discount Company, 636 Grand Regency Boulevard, Brandon, FL 33510-3942 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13735000	+Gordon & Weinberg, P.C., c/o Frederic I. Weinberg, Esquire, 1001 E. Hector Street, Ste 220,
13/330/1	Conshohocken, PA 19428-2395
13975811	+HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
13782996	+HSBC Mortgage Services, Inc., PO Box 21188, Eagan, MN 55121-0188
13735072	+Hsbc/Boscv, Po Box 4274, Reading, PA 19606-0674
13750413	+I C Federal Cr Un, 2340 Warren Rd Ste 209, Indiana, PA 15701-2413
13735075	+Mann Bracken,, 4660 Trindle Road, Suite 300, Camp Hill, PA 17011-5610
13735076	+Michaels, Louis, & Associates, P.O. Box 1062, Moon Township, PA 15108-6062
13735079	Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284
13735080	+Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
14421419	+U.S. Bank National Association, as inde, Serviced by Select Portfolio Servicing,,
12777261	3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284 US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
13777361 13750422	US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973 +Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860
13735081	+Wff Cards, 3201 N 4th Ave, Sioux Falls, SD 57104-0700
13735083	+Wolpoff & Abramson, Two Irvington Centre, 702 King Farm Blvd, Rockville, MD 20850-5915
13.33003	
Notice by e	lectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr	E-mail/Text: peritus@ebn.phinsolutions.com May 02 2019 03:37:46 Peritus Portfolio Service,
	POBox 141419, Irving, TX 75014
cr	E-mail/PDF: rmscedi@recoverycorp.com May 02 2019 03:31:48
	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
	Miami, FL 33131-1605
13735058	+E-mail/Text: bncmail@w-legal.com May 02 2019 03:36:59 Back Bowl I LLC,
12725062	c/o Weinstein and Riley, PS, 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
13735062	+E-mail/Text: notices@burt-law.com May 02 2019 03:37:43 Burton Neil & Associates, 1060 Andrew Drive, #170, West Chester, PA 19380-5600
13735063	+E-mail/Text: bncmail@w-legal.com May 02 2019 03:36:59 Candica,
13,33003	C/O Weinstein and Riley, PS, 2001 Western Avenue, Suite 400,
	Attn: Richard S. Ralson, Esquire, Seattle, WA 98121-3132
13735064	+E-mail/Text: bnc@bass-associates.com May 02 2019 03:35:15 Capital One, N.A.,
	Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083
13750401	E-mail/PDF: rmscedi@recoverycorp.com May 02 2019 03:31:48 Capital Recovery II,
	c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13750402	+E-mail/PDF: rmscedi@recoverycorp.com May 02 2019 03:30:21 Capital Recovery IV LLC,
12525065	c/o Recovery Management System Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13735065	E-mail/PDF: rmscedi@recoverycorp.com May 02 2019 03:31:49 Capital Recovery V,
13780352	c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605 E-mail/PDF: rmscedi@recoverycorp.com May 02 2019 03:28:57 Capital Recovery V LLC,
13/00332	c/o Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
	Miami, Florida 33131-1605
13750405	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 02 2019 03:35:50 Comenity Bank/Vctrssec,
13,30103	Po Box 182789, Columbus, OH 43218-2789
13735067	+E-mail/PDF: gecsedi@recoverycorp.com May 02 2019 03:28:44 GE Capital Retail Bank,
	c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh,
	Miami, FL 33131-1605
13735068	E-mail/PDF: gecsedi@recoverycorp.com May 02 2019 03:28:43 Gecrb/Jcp, Po Box 984100,
	El Paso, TX 79998
13735069	+E-mail/PDF: gecsediarecoverycorp.com May 02 2019 03:28:46 Gecrb/Old Navy, Po Box 981400,
12025000	El Paso, TX 79998-1400
13735070	+E-mail/PDF: gecsedi@recoverycorp.com May 02 2019 03:28:44 Gecrb/Walmart Dc, Po Box 981400,
13735074	El Paso, TX 79998-1400 +E-mail/PDF: resurgentbknotifications@resurgent.com May 02 2019 03:30:26 LVNV Funding,
13/330/4	Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
13804571	E-mail/PDF: resurgentbknotifications@resurgent.com May 02 2019 03:31:53
130013/1	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),,
	N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13735073	+E-mail/PDF: resurgentbknotifications@resurgent.com May 02 2019 03:30:23 Lyny Funding,
	Po Box 740281, Houston, TX 77274-0281
13775974	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 02 2019 03:42:52
	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

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Date Royd: May 01, 2019

User: jfur

Form ID: pdf900 Total Noticed: 48 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 14077150 E-mail/Text: peritus@ebn.phinsolutions.com May 02 2019 03:37:46 Peritus Portfolio as Assignee for NCEP llc, POBox 141419, Irving TX 75014-1419 E-mail/Text: bnc-quantum@quantum3group.com May 02 2019 03:36:02 13735077 Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788 13758280 E-mail/Text: bnc-quantum@quantum3group.com May 02 2019 03:36:02 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 +E-mail/PDF: rmscedi@recoverycorp.com May 02 2019 03:30:20 Recovery Management Systems Corp., 13735078 Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605 E-mail/PDF: rmscedi@recoverycorp.com May 02 2019 03:28:57 13743041 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 13735082 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 02 2019 03:35:50 Wfnnb/Victorias Secret, Po Box 182128, Columbus, OH 43218-2128 +E-mail/Text: bnc@bass-associates.com May 02 2019 03:35:15 13750406 eCAST Settlement Corp. c/o Bass & Associates, 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083 TOTAL: 26 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** Beneficial Consumer Discount Company cr U.S. Bank National Association, as indenture trust cr cr* +Beneficial Consumer Discount Company, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883 13750393* +Apothaker & Associates, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 13750395* (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998) +Back Bowl I LLC, c/o Weinstein and Riley, PS, 2001 Western Avenue, Suite 400, 13750394* Seattle, WA 98121-3132 +Beneficial Consumer Discount Company, 636 Grand Regency Boulevard, 13750397* Brandon, FL 33510-3942 +Beneficial Consumer Discount Company, 2929 Walden avenue, Depew, NY 14043-2602 13750396* 13750398* +Burton Neil & Associates, 1060 Andrew Drive, #170, West Chester, PA 19380-5600 +Candica, C/O Weinstein and Riley, PS, 2001 Western Avenue, Suite 400, Attn: Richard S. Ralson, Esquire, Seattle, WA 98121-3132 13750399* 13750400* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083 Capital Recovery V, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241 13750403* 13750404* +GE Capital Retail Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh, Miami, FL 33131-1605 13750407* Gecrb/Jcp, Po Box 984100, El Paso, TX 79998 13750408* +Gecrb/Old Navy, Po Box 981400, El Paso, TX 79998-1400 +Gecrb/Walmart Dc, Po Box 981400, El Paso, TX 79998-1400 13750409* 13750410* +Gordon & Weinberg, P.C., c/ Conshohocken, PA 19428-2395 c/o Frederic I. Weinberg, Esquire, 1001 E. Hector Street, Ste 220, 13750411* Consnonocken, PA 19428-2395

+Hsbc/Boscv, Po Box 4274, Reading, PA 19606-0674

+LVNV Funding, Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675

+Lvnv Funding, Po Box 740281, Houston, TX 77274-0281

+Mann Bracken,, 4660 Trindle Road, Suite 300, Camp Hill, PA 17011-5610

+Michaels, Louis, & Associates, P.O. Box 1062, Moon Township, PA 15108-6062

Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788

+Recovery Management Systems Corp., Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120,
Miami FL 33131-1605 13750412* 13750415* 13750414* 13750416* 13750417* 13750418* 13750419* Miami, FL 33131-1605 Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284 +Santander Consumer USA, Po Box 560284, Dallas, TX 75356-0284 +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189 13750420* 13788754* 13750421* 14421420* +U.S. Bank National Association, as inde, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284 +Wff Cards, 3201 N 4th Ave, Sioux Falls, SD 57104-0700 13750423* +Wfnnb/Victorias Secret, Po Box 182128, Columbus, OH 43218-2128 +Wolpoff & Abramson, Two Irvington Centre, 702 King Farm Blvd, 13750424* Rockville, MD 20850-5915 13750425* ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412 TOTALS: 2, * 30, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-7

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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District/off: 0315-7 User: jfur Page 3 of 3 Date Royd: May 01, 2019 Form ID: pdf900 Total Noticed: 48

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2019 at the address(es) listed below:

Celine P. DerKrikorian on behalf of Creditor Beneficial Consumer Discount Company ecfmail@mwc-law.com

Elizabeth Lamont Wassall on behalf of Creditor Beneficial Consumer Discount Company

pabk@logs.com, ewassall@logs.com James Warmbrodt on behalf of Cre on behalf of Creditor U.S. Bank National Association, as indenture trustee,

for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3 bkgroup@kmllawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

on behalf of Joint Debtor Christine Novella ecf@mcelrathlaw.com, Paul W. McElrath, Jr.

donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr. on behalf of Debtor Joseph M. Novella ecf@mcelrathlaw.com,

donotemail.ecfbackuponly@gmail.com

cmecf@chapter13trusteewdpa.com

TOTAL: 7